

MAR 08 2006

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**Attorney Docket Number** 47004.000300

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Substitute for form 1449/APTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

MAR 08 2006

Application Number 10/085,977

Filing Date 02/28/02

First Named Inventor John J. Loy

Art Unit 3628

Examiner Name Frantzy Poinvil

Attorney Docket Number 47004.000300

Sheet 2 of 2

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION
		Country Code Number- Kind Code (if known)				YES/NO
	13.					

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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	February 28, 2002
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Poinvil
		Attorney Docket Number	47004.000300
Sheet	1 of 3		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	TRANSLATION
			YES/NO
	1.	Annual Report Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934, Form 10-K, Intelidata Technologies Corporation, Fiscal Year Ended 12/31/2001	
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	4.	Card Flash Daily Payment Card News, www.cardweb.com, printed 09/23/2004, 09/23/2004	
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			YES/NO
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	17.	DECOVNY, Net Scept, Banking Technology, 05/1997, 05/1997	
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			YES/NO
	30.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, <a href="http://www.vir">http://www.vir</a> , printed 7/8/2005	
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Examiner Name: Frantzy Poinvil

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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 8 of 12

Application Number 10/085,977  
Filing Date 02/28/02  
First Named Inventor John J. Loy  
Art Unit 3628  
Examiner Name Frantzy Poinvil  
Attorney Docket Number 47004.000300

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	171.	US 5917965	06-29-1999	Cahill et al.	
	172.	US 5920847	07-06-1999	Kolling et al.	
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	182.	US 5978780	11-02-1999	Watson	
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# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

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Sheet **9 of 12**

Application Number **10/085,977**  
Filing Date **02/28/02**  
First Named Inventor **John J. Loy**  
Art Unit **3628**  
Examiner Name **Frantzy Poinvil**  
Attorney Docket Number **47004.000300**

## **U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	207.	US 6067524	05-23-2000	Byedy et al.	
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	209.	US 6070798	06-06-2000	Nethery	
	210.	US 6073104	06-06-2000	Field	
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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number 10/085,977  
Filing Date 02/28/02  
First Named Inventor John J. Loy  
Art Unit 3628  
Examiner Name Frantzy Poinvil  
Attorney Docket Number 47004.000300

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## U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	222.	US 6105011	08-15-2000	Morrison Jr.	
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	226.	US 6115690	09-05-2000	Wong	
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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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PTO/SB/08A (07-05) (modified)  
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Application Number 10/085,977  
Filing Date 02/28/02  
First Named Inventor John J. Loy  
Art Unit 3628  
Examiner Name Frantzy Poinvil  
Attorney Docket Number 47004.000300

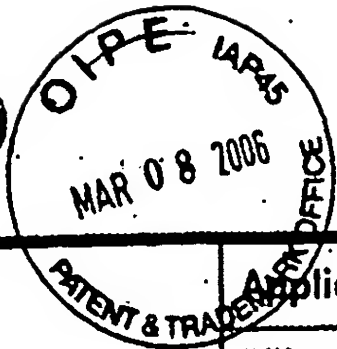
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	254.	US 6418419	07-09-2002	Nieboer et al.	
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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Application Number	10/085,977
Filing Date	02/28/02
First Named Inventor	John J. Loy
Art Unit	3628
Examiner Name	Frantzy Poinvil
Attorney Docket Number	47004.000300

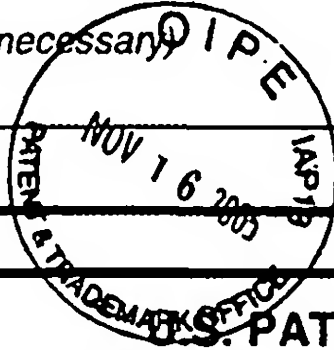
Sheet 12 of 12

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Substitute for form 1449A/PTO		Application Number	10/085,977
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
		Attorney Docket Number	47004.000300
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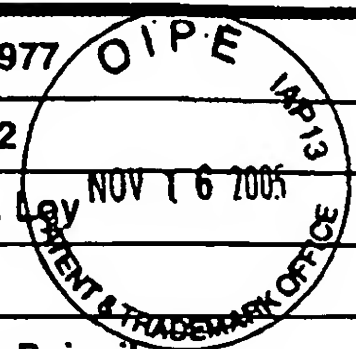
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	2.	US 005315508	05-24-1994	Bain et al.	
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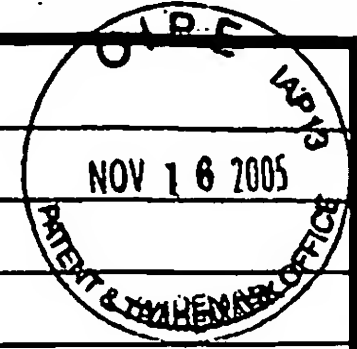
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		Filing Date	02/28/02
		First Named Inventor	John J. Lay
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	2 of 12	Attorney Docket Number	47004.000300



U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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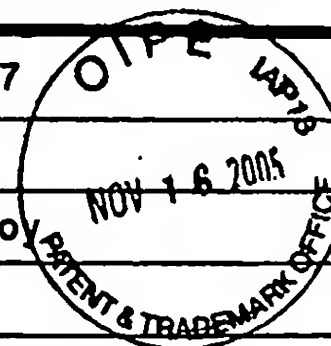
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		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	3 of 12	Attorney Docket Number	47004.000300

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	66.	US 5198976	03-30-1993	Baker et al.	
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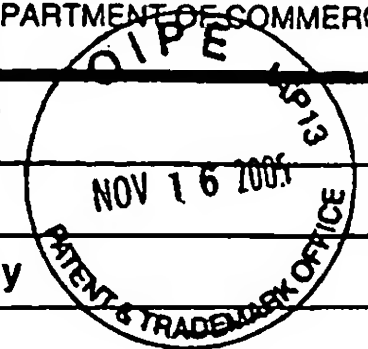
Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	4 of 12	Attorney Docket Number	47004.000300



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	80.	US 5402474	03-28-1995	Miller	
	81.	US 5412190	05-02-1995	Kopesecc	
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	84.	US 5432506	07-11-1995	Chapman	
	85.	US 5444794	08-22-1995	Uhland	
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	88.	US 5448471	09-05-1995	Deaton et al.	
	89.	US 5465206	11-07-1995	Hilt et al.	
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	91.	US 5483445	01-09-1996	Pickering	
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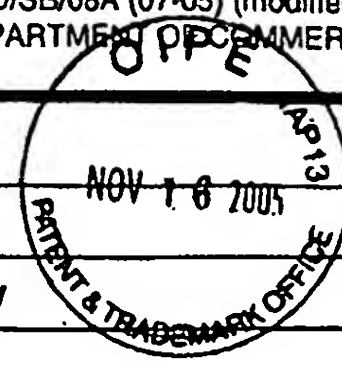


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		<b>Filing Date</b>	<b>02/28/02</b>
		<b>First Named Inventor</b>	<b>John J. Loy</b>
		<b>Art Unit</b>	<b>3628</b>
		<b>Examiner Name</b>	<b>Frantzy Poinvil</b>
<b>Sheet</b>	<b>5 of 12</b>	<b>Attorney Docket Number</b>	<b>47004.000300</b>

U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	98.	US 5550734	08-27-1996	Tater	
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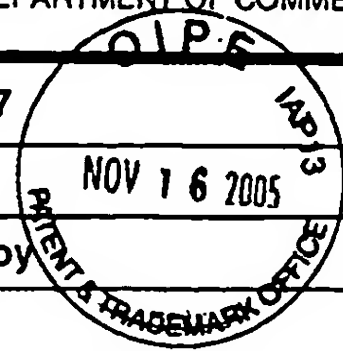
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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	10/085,977
		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	6 of 12	Attorney Docket Number	47004.000300

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	121.	US 5659469	08-19-1997	Deaton et al.	
	122.	US 5666493	09-09-1997	Wojcik et al.	
	123.	US 5677955	10-14-1997	Doggett et al.	
	124.	US 5679938	10-12-1997	Templeton	
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	126.	US 5692132	11-25-1997	Hogan	
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	128.	US 5703344	12-30-1997	Bezy et al.	
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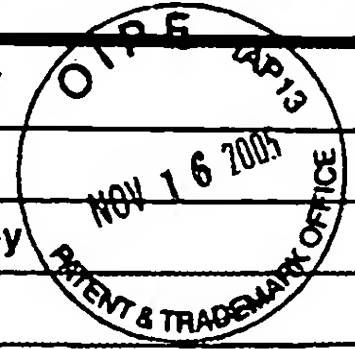


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		First Named Inventor	John J. Loy
		Art Unit	3628
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		First Named Inventor	John J. Loy
		Art Unit	3628
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Application Number 10/085,977

Filing Date 02/28/02

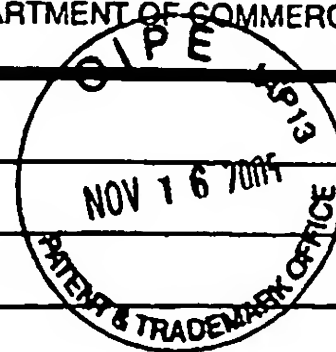
First Named Inventor John J. Loy

Art Unit 3628

Examiner Name Frantzy Poinvil

Sheet 9 of 12

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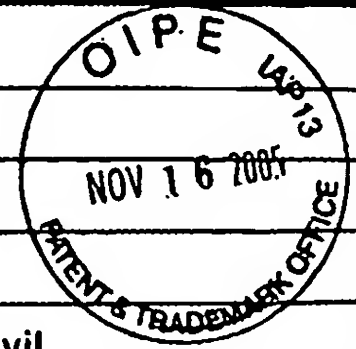
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		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
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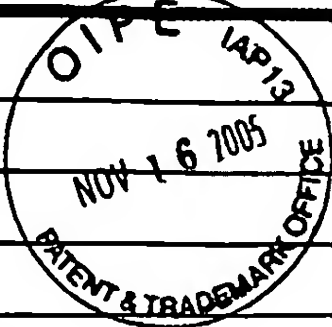
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		<b>Filing Date</b>	02/28/02
		<b>First Named Inventor</b>	John J. Loy
		<b>Art Unit</b>	3628
		<b>Examiner Name</b>	Frantzy Poinvil
<b>Sheet</b>	12 of 12	<b>Attorney Docket Number</b>	47004.000300

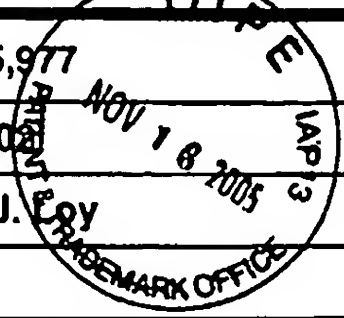


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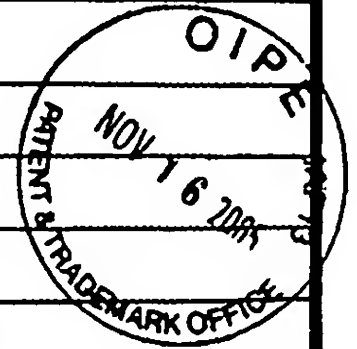
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		<b>Filing Date</b>	02/28/03
		<b>First Named Inventor</b>	John J. Coy
		<b>Art Unit</b>	3628
		<b>Examiner Name</b>	Frantzy Poinvil
<b>Sheet</b>	2 of 2	<b>Attorney Docket Number</b>	47004.000300



FOREIGN PATENT DOCUMENTS						
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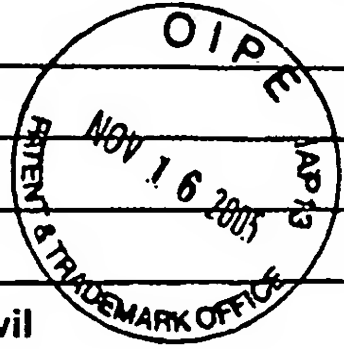
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		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
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			YES/NO
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		Filing Date	02/28/02
		First Named Inventor	John J. Loy
		Art Unit	3828
		Examiner Name	Frantzy Poinvil
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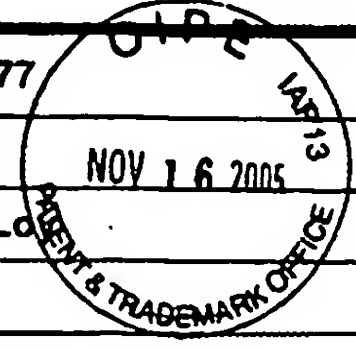
TRANSLATION

YES/NO

34. Tech Stocks: Market Movers, Investors Worry CheckFree Being Chased from Its Own Game.  
<http://www.thestreet.com>, 06/20/2002

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Substitute for form 1449B/PTO		Application Number	10/085,977
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (use as many sheets as necessary)		Filing Date	02/28/02
		First Named Inventor	John J. Lo
		Art Unit	3628
		Examiner Name	Frantzy Poinvil
Sheet	4 of 4	Attorney Docket Number	47004.000300

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	35.		
	36.		

EXAMINER SIGNATURE	DATE CONSIDERED
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